1.21 Islamic Banking System: Financing by Type[1]

Sistem Perbankan Islam: Pembiayaan Mengikut Jenis[1]

RM million — *RM juta*

As at end of	Overdraft	Term financing *Pembiayaan berjangka*											Bill Financing	Trust receipts	Revolving credit	Foreign currency financing	Others[2]	Total financing	*Akhir tempoh*
		Hire purchase *Sewa beli*		Leasing	Block discounting	Bridging financing	Syndicated financing	Factoring	Personal financing	Housing financing	Others	of which the maturity was: *yang mana tempoh matangnya:*							
		Total	of which: Passenger cars									Up to one year	More than one year						
	Overdraf	*Jumlah*	*yang mana: Kereta penumpang*	*Pajakan*	*Pendiskaunan secara blok*	*Pembiayaan penyambung*	*Pembiayaan bersindiket*	*Pemfaktoran*	*Pembiayaan peribadi*	*Pembiayaan perumahan*	*Lain-lain*	*Sehingga satu tahun*	*Melebihi satu tahun*	*Bil pembiayaan*	*Resit amanah*	*Kredit pusingan*	*Pembiayaan dalam mata wang asing*	*Lain-lain*[2]	*Jumlah pembiayaan*	
Apr-07																			*Apr-07*
Islamic banks	1,018.3	13,966.4	11,525.7	369.9	0.0	343.8	935.3	0.0	2,817.5	9,122.0	8,432.9	1,126.8	27,229.8	3,064.9	356.3	890.2	257.9	1,055.8	42,631.2	*Bank-Bank Islam*
IBS of Commercial banks	1,780.8	12,650.6	11,633.3	116.9	0.0	0.0	277.1	0.0	2,022.7	7,547.5	5,843.4	15.2	25,980.6	5,825.8	163.1	871.2	15.1	98.7	37,213.0	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	22.7	0.0	46.7	4.4	0.0	24.2	0.0	117.8	193.1	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	2,799.1	26,617.0	23,159.0	486.8	0.0	343.8	1,236.4	0.0	4,840.2	16,669.5	14,299.1	1,142.0	53,257.1	8,895.1	519.4	1,785.6	273.0	1,272.3	80,037.3	*Total*
May-07																			*May-07*
Islamic banks	974.1	13,921.7	11,456.0	389.0	0.0	454.7	813.7	0.0	2,877.0	9,155.3	8,317.3	1,240.9	27,292.6	3,205.5	347.9	1,210.7	311.1	863.6	42,841.4	*Bank-Bank Islam*
IBS of Commercial banks	1,823.2	12,898.3	11,905.1	115.9	0.0	0.0	263.4	0.0	2,076.2	7,520.4	5,695.6	14.7	26,128.7	5,954.3	164.5	882.3	16.3	98.4	37,508.8	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.4	0.0	24.3	0.0	42.6	110.2	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	2,797.3	26,820.0	23,361.1	504.8	0.0	454.7	1,101.1	0.0	4,953.2	16,675.6	14,027.9	1,255.6	53,460.3	9,164.2	512.4	2,117.3	327.4	1,004.6	80,460.5	*Total*
Jun-07																			*Jun-07*
Islamic banks	1,091.5	13,937.4	11,423.2	463.6	0.0	458.3	734.0	0.0	2,933.3	9,198.0	8,412.8	1,309.3	27,549.4	3,310.7	334.3	1,269.9	315.1	885.1	43,344.0	*Bank-Bank Islam*
IBS of Commercial banks	1,854.7	13,204.5	12,185.3	107.3	0.0	0.0	262.0	0.0	2,117.9	7,489.3	5,678.0	14.2	26,452.5	6,198.1	165.4	888.2	14.7	97.9	38,078.2	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.7	0.0	24.3	0.0	41.9	109.9	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	2,946.2	27,141.9	23,608.5	570.9	0.0	458.3	1,020.0	0.0	5,051.2	16,687.3	14,105.8	1,323.5	54,040.9	9,513.5	499.7	2,182.5	329.8	1,024.9	81,532.1	*Total*
Jul-07																			*Jul-07*
Islamic banks	1,120.5	13,984.2	11,452.3	430.1	0.0	472.2	722.8	0.0	3,016.8	9,245.9	8,530.1	1,301.8	27,968.9	3,419.9	360.1	1,278.4	335.2	897.5	43,813.4	*Bank-Bank Islam*
IBS of Commercial banks	1,790.1	13,506.5	12,477.5	83.9	0.0	0.0	262.6	0.0	2,182.8	7,462.0	5,681.2	15.6	26,415.1	6,254.7	166.5	842.3	19.2	98.8	38,350.7	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.8	0.0	24.0	0.0	37.9	105.6	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	2,910.6	27,490.7	23,929.8	514.0	0.0	472.2	1,009.4	0.0	5,199.5	16,707.9	14,226.3	1,317.4	54,423.0	9,679.3	526.5	2,144.7	354.4	1,034.2	82,269.8	*Total*
Aug-07																			*Aug-07*
Islamic banks	1,159.6	14,107.7	11,483.9	464.0	0.0	465.3	553.1	0.0	2,921.6	9,295.6	8,845.7	1,405.1	28,737.9	3,685.6	391.1	1,282.2	341.4	908.2	44,421.2	*Bank-Bank Islam*
IBS of Commercial banks	1,888.6	13,848.9	12,801.5	79.5	0.0	0.0	263.3	0.0	2,310.1	7,450.1	5,851.2	26.2	27,069.9	6,171.8	173.4	835.4	14.0	99.1	38,985.4	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.8	0.0	24.0	0.0	37.8	105.7	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,048.2	27,956.6	24,285.4	543.4	0.0	465.3	840.4	0.0	5,231.8	16,745.7	14,712.0	1,431.3	55,846.8	9,862.2	564.5	2,141.6	355.4	1,045.1	83,512.3	*Total*
Sep-07																			*Sep-07*
Islamic banks	1,296.0	14,202.3	11,544.4	407.2	0.0	457.1	532.7	0.0	3,028.6	9,347.7	9,317.2	1,555.4	29,355.3	3,151.5	980.7	1,324.3	392.4	850.9	45,288.5	*Bank-Bank Islam*
IBS of Commercial banks	1,788.0	14,131.0	13,075.5	98.9	0.0	0.0	263.3	0.0	2,409.7	7,435.1	5,990.3	125.8	27,535.6	6,113.8	184.6	847.6	12.9	99.7	39,375.0	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.3	0.0	24.1	0.0	37.8	105.2	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,084.0	28,333.3	24,619.9	506.2	0.0	457.1	820.0	0.0	5,438.2	16,782.8	15,322.5	1,681.1	56,929.9	9,269.7	1,165.3	2,196.1	405.3	988.4	84,768.8	*Total*
Oct-07																			*Oct-07*
Islamic banks	1,290.1	14,292.6	11,597.1	413.9	0.0	477.1	535.2	0.0	3,114.2	9,422.8	9,606.3	1,677.3	29,996.9	3,750.5	398.8	1,303.5	532.3	861.4	45,998.6	*Bank-Bank Islam*
IBS of Commercial banks	1,802.8	14,431.2	13,360.4	95.5	0.0	0.0	264.2	0.0	2,512.6	7,445.4	6,138.4	171.8	28,050.1	6,239.9	166.8	849.8	12.9	102.4	40,061.7	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.3	0.0	24.2	0.0	37.7	105.2	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,092.9	28,723.8	24,957.5	509.3	0.0	477.1	823.3	0.0	5,626.8	16,868.2	15,759.6	1,849.2	58,085.9	9,994.7	565.6	2,177.4	545.3	1,001.6	86,165.6	*Total*
Nov-07																			*Nov-07*
Islamic banks	1,345.4	14,353.2	11,601.9	416.2	0.0	523.9	537.4	0.0	3,210.4	9,524.0	9,888.4	1,839.6	30,526.8	3,799.9	389.8	1,327.0	673.1	881.6	46,870.2	*Bank-Bank Islam*
IBS of Commercial banks	1,877.4	14,702.8	13,612.5	91.9	0.0	0.0	273.9	0.0	2,619.4	7,435.3	6,168.6	172.0	28,100.8	6,226.2	179.0	853.8	13.8	104.3	40,546.3	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.4	0.0	24.3	0.0	26.7	94.3	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,222.9	29,056.0	25,214.4	508.1	0.0	523.9	835.2	0.0	5,829.8	16,959.4	16,072.0	2,011.6	58,666.6	10,030.4	568.8	2,205.0	686.9	1,012.5	87,510.8	*Total*
Dec-07																			*Dec-07*
Islamic banks	1,438.7	14,257.5	11,604.2	414.9	0.0	465.9	478.0	0.0	3,300.0	9,613.8	11,549.2	1,925.1	32,191.5	4,090.3	394.1	1,369.5	822.7	921.2	49,115.8	*Bank-Bank Islam*
IBS of Commercial banks	1,839.4	14,951.3	13,818.8	90.3	0.0	0.0	270.2	0.0	2,701.0	7,422.8	6,195.9	171.9	28,485.0	6,197.1	177.3	685.8	18.9	105.1	40,654.9	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.4	0.0	24.4	0.0	26.7	94.4	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,278.0	29,208.8	25,422.9	505.2	0.0	465.9	772.2	0.0	6,001.0	17,036.6	17,760.1	2,097.0	60,715.4	10,291.8	571.3	2,079.6	841.6	1,053.0	89,865.1	*Total*
Jan-08																			*Jan-08*
Islamic banks	3,168.3	21,024.8	18,062.3	417.0	0.0	528.4	352.9	0.0	3,399.7	15,005.6	15,053.7	2,258.8	45,566.8	8,583.9	574.3	1,339.2	950.6	1,015.6	71,413.9	*Bank-Bank Islam*
IBS of Commercial banks	131.7	8,542.7	7,645.9	87.0	0.0	0.0	236.6	0.0	2,769.4	2,125.6	2,759.9	46.4	15,686.5	1,870.4	11.1	715.0	0.0	24.8	19,274.1	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	15.0	0.0	39.0	4.4	0.0	24.0	0.0	22.0	89.3	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,300.0	29,567.5	25,708.2	504.0	0.0	528.4	613.5	0.0	6,169.0	17,131.2	17,828.6	2,305.3	61,292.3	10,458.7	585.4	2,078.2	950.6	1,062.4	90,777.3	*Total*
Feb-08																			*Feb-08*
Islamic banks	3,129.2	21,312.4	18,317.8	410.6	0.0	515.5	307.9	0.0	3,467.1	15,063.2	15,371.2	2,319.1	46,520.6	8,724.1	591.1	1,491.2	1,040.7	1,049.5	72,473.7	*Bank-Bank Islam*
IBS of Commercial banks	133.6	8,601.6	7,690.8	85.9	0.0	0.0	237.5	0.0	2,831.4	2,150.9	2,648.1	45.7	15,730.3	1,989.0	10.6	654.5	0.0	25.2	19,368.3	*Bank-Bank Perdagangan (SPI)*
IBS of Investment/ Merchant banks	0.0	0.0	0.0	0.0	0.0	0.0	24.0	0.0	0.0	0.0	0.0	0.0	24.0	4.4	0.0	24.0	0.0	18.8	71.2	*Bank-Bank Pelaburan/ Saudagar (SPI)*
Total	3,262.8	29,913.9	26,008.7	496.5	0.0	515.5	569.3	0.0	6,298.5	17,214.2	18,019.3	2,364.8	62,274.9	10,717.6	601.7	2,169.8	1,040.7	1,093.4	91,913.2	*Total*

Note: IBS-Islamic Banking Scheme
Sub-total may not necessarily add-up to grand total due to rounding
1 Include financing sold to Cagamas
2 Comprises credit cards, staff financing, share margin financing and other financing

Nota: SPI - Skim Perbankan Islam
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.
1 Termasuk pembiayaan yang dijual kepada Cagamas.
2 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.